HCTC Federal • State • Private Industry | Health Coverage Tax Credit

HPA Job Aid
Submitting Bulk Participant Changes

This job aid provides guidance for Health Plan Administrators (HPAs) who work with Health Coverage Tax Credit (HCTC) Finance & Accounting (F&A) representatives to make bulk policy, premium, or administrative changes for HCTC participants.
It is imperative for HPAs to follow the three steps below to help the HCTC Program minimize delays and errors when issuing payments.

Step 1 - Notify Your Members

What: HPAs and third party administrators (TPAs) are responsible for conveying any policy, premium, or administrative changes to their members. The HCTC Program will not assume responsibility for communicating these changes.
When: HPAs and TPAs should first communicate any policy, premium, or administrative changes to their members before submitting them to the HCTC Program.

Step 2 – Create a Cover Letter and Spreadsheet

What: HPAs and TPAs must submit any bulk participant changes in a spreadsheet format. The spreadsheet should contain detailed information on each participant who has changes. To ensure accountability, a cover letter will officially attest to the information in the spreadsheet.
When: Notify the HCTC Program as early as possible of any policy, premium, or administrative changes impacting your members. If possible, submit the spreadsheet and cover letter during the first week of the month prior to the effective change.

The cover letter must:

- Be printed on HPA or TPA letterhead
- Contain the signature of an authorized party
- Specifically reference the title of the spreadsheet document and date on the spreadsheet

The spreadsheet must:

- Be in Microsoft Excel format
- Have a unique title that includes the name of the HPA and date. For example, "[*HPA name*] 2005 Annual Premium Changes – Jan 1, 2005" or "[*HPA name*] 2005 Group Number Conversion - Jan 1, 2005."
- Follow these formatting requirements:

A	B	C	D	E	F	G	H	I
Last, First, M	123456789	$250.50	$350.50	$000.00	9876	54321	11/30/2005	4

  - Column A – Member Name – last name, first name, middle initial
  - Column B – Member SSN (nine characters without spaces or delimiters)
  - Column C – Old monthly premium amount (do not round amount, provide dollars and cents)*
  - Column D – New monthly premium amount (do not round amount, provide dollars and cents)*
  - Column E – Any other portion of the total monthly premium amount for supplemental premiums (do not round amount, provide dollars and cents)*
  - Column F – Group number (without spaces or delimiters)
  - Column G – Member ID Number (without spaces or delimiters)
  - Column H – COBRA continuation coverage end date for health plan member – mm/dd/yyyy *(Use this column only if health plan is COBRA; leave blank if health plan is not COBRA.)*
  - Column I – Total Number Insured (number of insured on the policy, including the member)

**Use this column only if a premium change is requested; leave blank if there is no premium change.*

For more information on the procedures for HPAs, please read the HCTC Health Plan Administrators Operations Guide on the IRS website at www.irs.gov (IRS Keyword: HCTC).

Step 3 – Submit the Spreadsheet to the HCTC Program

When: Send the cover letter and spreadsheet to the HCTC Program during the first week of the month prior to the effective date of the change. This will allow the program to make the necessary systemic changes before mailing invoices to HCTC participants.

The HCTC Program will accept changes submitted any time during the month. However, your changes might not be reflected in HCTC payments and/or payment reports until the following month which may result in shortpay or an overpayment situation. For example, if you submit a spreadsheet to the HCTC Program in the middle of April for a May premium change, the HCTc Program will not be able to adjust its invoices for May premiums in time. The premium change would go into effect during the June payment cycle.

How: Submit the spreadsheet and cover letter via encrypted e-mail, secure fax, U.S. mail, Fed Ex or UPS. If using e-mail or fax, the HCTC Program requires that a secured method of transmission be used in order to limit access to the information contained in the spreadsheet. Address the spreadsheet and cover letter to:

Internal Revenue Service, Attention: Audrey Francisco

Address:	1750 Pennsylvania Avenue, 2nd Floor Washington, DC 20006
Email:	Audrey.J.Francisco@irs.gov
Fax:	202-283-2937

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